

REMARKS/ARGUMENTS

Claims 1-3, 5, 6, 8, 10-22, 24,30, 32 and 33 have been examined. Claim 1 has been amended. Reconsideration of the claims, as amended, is respectfully requested.

Interview

Counsel wishes to thank the Examiner of February 8, 2006. A summary of the issues discussed in the interview are set forth in an Interview Summary form.

Claim Rejections - 35 U.S.C. §103

Claims 1-3, 5, 6, 8, 10-22, 24-30, 32 and 33 have been rejected under 35 U.S.C. §103(a) as being unpatentable over Cornwall, "Western Union Reports Growth in Late Payment Collection Service" in view of "Western Union Service Growing" and further in view of "Payment Systems: Western Union Service for Overdue Accounts Resolving Delinquent Cards." As discussed in the interview, the two Western Union articles which describe the Quick Collect product differ in a variety of aspects from the features set forth in claim 1. More specifically, the cited art fails to teach or suggest the payment service provider receiving any type of account information from the client.

However, in order to expedite prosecution, independent claim 1 has been amended as suggested in the interview to recite that the payment service provider receives a set of account identifiers which form a database comprising existing and future customers account. Further, these identifiers are formatted into a customer database which is operated by the payment service provider. Because these features are not suggested in the cited art, all claims of the present application are now distinguishable and in condition for allowance.

Requirement for Information under 37 C.F.R. §1.105

The Office Action also requested under 37 C.F.R. §1.105 that the Applicant provide various information on the Western Union Quick Collect product. Accompanying this Amendment is a set of documents being provided to fulfill this requirement.

Information Disclosure Statement

Also accompanying this Amendment is an Information Disclosure Statement. It is requested that the references set forth in this Statement be made of record.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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